

Certificate Number: 15111-NJ-DE-036936295

Bankruptcy Case Number: 22-17545



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 28, 2022, at 11:34 o'clock AM EDT, Maria E. Pabon completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 28, 2022 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education